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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of: Ned HOFFMAN, David Ferrin PARE JR., Philip Dean LAPSLY, and Jonathan Alexander LEE

Serial No.: 09/215,058

Examiner: Myhre, James W.

Filed: December 17, 1998

Group Art Unit: 2162

For: TOKENLESS FINANCIAL ACCESS SYSTEM

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Date: April 18, 2002

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BOX NON FEE AMENDMENT
Assistant Commissioner for Patents
Washington, DC 20231

Technology Center 2100

RESPONSE TO OFFICE ACTION

Responsive to the Office Action, dated January 18, 2002, paper number 3, the following response is submitted.

IN THE CLAIMS:

Please amend the claims to read as follows:

Al Juktod

1. (Amended) A method for tokenless authorization of commercial transactions between a user and a seller using a computer system, the method comprising the steps of:
 - a. a user registration step, wherein the user registers with the computer system at least one registration biometric sample and at least one user financial account;
 - b. a seller registration step, wherein the seller registers with the computer system at least one seller financial account;
 - c. a proposal step, wherein the seller offers a proposed commercial transaction to the user, the proposed commercial transaction comprising price information;
 - d. an acceptance step, wherein the user signals acceptance of the seller's proposed commercial transaction by adding to the proposed commercial transaction the user's personal authentication information comprising at least one bid biometric sample, wherein the bid biometric sample is obtained from the user's person;
 - e. a transmission step, wherein the bid biometric sample is forwarded to the